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|------|---|---|------------------------|------|------|------|------|------|------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 20MF | Transit Center (Frederick MARC Station)(depart) | F | 20, 40, 50, 51, 60, 61 | 6:05 | 6:40 | 7:15 | 7:45 | 8:15 | 8:45 | 9:15 | 10:15 | 11:15 | 12:15 | 1:15 | 2:15 | 2:45 | 3:15 | 3:45 | 4:15 | 4:45 | 5:15 | 6:15 | 7:15 | 8:15 | 9:15 |
| 20MF | South Carroll Street @ East All Saints Street | F | 20, 50 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | South Carroll Street @ South Street | F | 20, 50 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | South Carroll Street @ Clarke Place | S | 20, 50, 85 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Clarke Place @ South Market Street | S | 20, 50, 85 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | South Market Street @ Stadium Drive | S | 20, 85 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | South Market Street @ The Arc | S | 20 | 6:10 | 6:45 | 7:20 | 7:50 | 8:20 | 8:50 | 9:20 | 10:20 | 11:20 | 12:20 | 1:20 | 2:20 | 2:50 | 3:20 | 3:50 | 4:20 | 4:50 | 5:20 | 6:20 | 7:20 | 8:20 | 9:18 |
| 20MF | Guilford Drive @ 1st traffic signal (westbound) | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Wal-Mart | S | 10, 20 | 6:15 | 6:50 | 7:25 | 7:55 | 8:25 | 8:55 | 9:25 | 10:25 | 11:25 | 12:25 | 1:25 | 2:25 | 2:55 | 3:25 | 3:55 | 4:25 | 4:55 | 5:25 | 6:25 | 7:25 | 8:25 | 9:20 |
| 20MF | Kohl's (at shelter) | S | 10, 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Industry Lane south of Guilford (after left turn) | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Industry Lane @ North American Housing | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Industry Lane @ Grove Road | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Grove Road @ Rt. 85 | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Grove Road @ Rt. 85 (McDonald's) | S | 20 | 6:20 | 6:55 | 7:30 | 8:00 | 8:30 | 9:00 | 9:30 | 10:30 | 11:30 | 12:30 | 1:30 | 2:30 | 3:00 | 3:30 | 4:00 | 4:30 | 5:00 | 5:30 | 6:30 | 7:30 | 8:30 | 9:25 |
| 20MF | Grove Road @ Rt. 355 | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Monocacy MARC Train Station | F | 10, 20 | 6:25 | 7:00 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 20MF | Riverview Plaza @ Men's Wearhouse | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Riverview Plaza @ Bray & Scarff | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Riverview Plaza @ Target | S | 20 | 6:30 | 7:05 | 7:35 | 8:05 | 8:35 | 9:05 | 9:35 | 10:35 | 11:35 | 12:40 | 1:35 | 2:40 | 3:05 | 3:35 | 4:10 | 4:40 | 5:10 | 5:35 | 6:35 | 7:35 | 8:40 | 9:30 |
| 20MF | Monocacy MARC Train Station | F | 10, 20 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ## | --- | --- | ## | ## | ## | 5:40 | 6:40 | 7:40 | --- | --- |
| 20MF | Spectrum Drive across from Sleep Inn | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Spectrum Drive @ New Horizon Way | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Spectrum Drive @ New Technology Way | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Holiday Drive @ Holiday Inn | S | 20 | | | | | | | | | | | | | | | | | | | | | | |
| 20MF | Francis Scott Key Mall (arrive) | S | 10, 20 | 6:35 | 7:10 | 7:45 | 8:15 | 8:45 | 9:15 | 9:45 | 10:45 | 11:45 | 12:45 | 1:40 | 2:45 | 3:15 | 3:45 | 4:15 | 4:45 | 5:15 | 5:45 | 6:45 | 7:45 | 8:45 | 9:33 |
| 20MF | Francis Scott Key Mall (depart) | S | 10, 20 | 6:40 | 7:15 | 7:50 | 8:20 | 8:50 | 9:20 | 9:50 | 10:55 | 11:50 | 12:52 | 1:47 | 2:52 | 3:20 | 3:50 | 4:20 | 4:52 | 5:20 | 5:50 | 6:55 | 7:50 | 8:55 | 9:35* |
| 20MF | Spectrum Drive @ Golden Corral | S | 10, 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Spectrum Drive @ Lowe's Lane | S | 10, 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Spectrum Drive @ KFC | S | 10, 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Spectrum Drive @ Rt. 85 (Sheetz) | S | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Grove Road @ Rt. 85 (Bank of America) | S | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Grove Road @ Industry Lane | S | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Industry Lane @ Guilford Drive | S | 20 | 6:45 | 7:20 | 7:55 | 8:25 | 8:55 | 9:25 | 9:55 | 11:00 | 11:55 | 12:57 | 1:52 | 3:00 | 3:25 | 3:55 | 4:25 | 5:00 | 5:25 | 5:55 | 7:00 | 7:55 | 9:00 | --- |
| 20MF | Wal-Mart | S | 10, 20 | 6:50 | 7:25 | 8:00 | 8:30 | 9:00 | 9:30 | --- | --- | 12:00 | 1:00 | 2:00 | --- | 3:30 | 4:00 | --- | --- | 5:30 | 6:00 | --- | 8:00 | --- | --- |
| 20MF | Kohl's (shelter) | S | 10, 20 | | | | | | | --- | --- | | | | --- | | | --- | --- | | | --- | --- | --- | --- |
| 20MF | Guilford Drive across from shelter | S | 10, 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Rt. 355/South Market Street @ Noland | S | 20 | 6:55 | 7:30 | 8:05 | 8:35 | 9:05 | 9:35 | 10:05 | 11:05 | 12:05 | 1:05 | 2:05 | 3:05 | 3:35 | 4:05 | 4:35 | 5:05 | 5:35 | 6:05 | 7:05 | 8:05 | 9:05 | --- |
| 20MF | South Market Street @ Clarke Place | S | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | South Market Street @ South Street | S | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | East South Street @ Carroll Street | F | 20 | | | | | | | | | | | | | | | | | | | | | | --- |
| 20MF | Transit Center (Frederick MARC Station)(arrive) | F | 20, 40, 50, 51, 60, 61 | 7:00 | 7:35 | 8:10 | 8:40 | 9:10 | 9:40 | 10:10 | 11:10 | 12:10 | 1:10 | 2:10 | 3:10 | 3:40 | 4:10 | 4:40 | 5:10 | 5:40 | 6:10 | 7:10 | 8:10 | 9:10 | --- |